

# 2013 Jackson County Property Tax Report with Comparison to 2012

Legislative Services Agency

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**This report describes property tax changes in Jackson County between 2012 and 2013.**

Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from \$1,500 to \$1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Jackson County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-2.2%	\$33,986,556	\$1,772,737,569	2.5%
Change		-0.7%	-2.4%	
2012	0.6%	\$34,240,777	\$1,815,454,523	1.7%

## Comparable Homestead Property Tax Changes in Jackson County

The total tax bill for all taxpayers in Jackson County decreased by 2.2% in 2013. The reasons were a 0.7% decrease in the levy and an increase in local income tax-funded property tax credit rates. In this reassessment year, certified net assessed value fell by 2.4%. The assessment decrease was more than the decrease in levies, so the average tax rate increased. This made taxpayers eligible for more tax cap credits and caused tax cap credits as a percent of the levy to increase from 1.7% in 2012 to 2.5% in 2013.

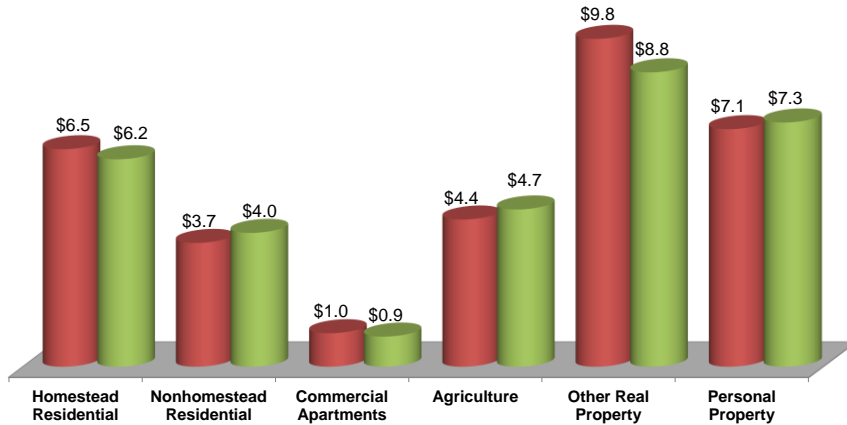
Jackson County homeowners experienced a 6.0% decrease in property tax bills in 2013. This was due to an increase in local property tax credits which more than offset small increases in property tax rates and homestead net assessed values. Statewide, the average homeowner's tax bill was almost unchanged.

	2012 to 2013	
	Number of Homesteads	% Share of Total
<b>Summary Change in Tax Bill</b>		
Higher Tax Bill	4,579	39.6%
No Change	302	2.6%
Lower Tax Bill	6,686	57.8%
<b>Average Change in Tax Bill</b>	<b>-6.0%</b>	
<b>Detailed Change in Tax Bill</b>		
20% or More	2,002	17.3%
10% to 19%	793	6.9%
1% to 9%	1,784	15.4%
-1% to 1%	302	2.6%
-1% to -9%	1,915	16.6%
-10% to -19%	1,954	16.9%
-20% or More	2,817	24.4%
<b>Total</b>	<b>11,567</b>	<b>100.0%</b>

Note: Percentages may not total due to rounding.

### Comparison of Net Property Tax by Property Type (In Millions)

■ 2012 - Total \$32.5 ■ 2013 - Total \$31.9



In Jackson County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes decreased 2.2%, compared to an average 2.1% increase statewide. Business real property net taxes decreased the most, while agriculture increased by the largest percentage.

Property tax rates increased in 9 of 17 Jackson County tax districts in 2013. The average tax rate rose by 1.6% because a small levy decrease was offset by a larger decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

Jackson County decreased by 0.7%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Jackson County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	\$1,240,058,229	\$1,261,869,600	1.8%	\$468,549,216	\$478,643,638	2.2%
Other Residential	260,353,800	267,634,400	2.8%	252,942,254	261,274,322	3.3%
Ag Business/Land	301,732,000	323,299,300	7.1%	295,444,477	317,571,985	7.5%
Business Real/Personal	999,131,638	949,355,384	-5.0%	820,127,204	757,372,410	-7.7%
<b>Total</b>	<b>\$2,801,275,667</b>	<b>\$2,802,158,684</b>	<b>0.0%</b>	<b>\$1,837,063,151</b>	<b>\$1,814,862,355</b>	<b>-1.2%</b>

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Jackson County's total billed net assessed value decreased by 1.2% in 2013. Declines in business real and personal property assessments more than offset increases in other property categories. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	\$24,567	\$7,581	-\$16,985	-69.1%
2%	507,486	748,303	240,817	47.5%
3%	10,095	17,556	7,460	73.9%
Elderly	68,132	96,218	28,086	41.2%
<b>Total</b>	<b>\$610,280</b>	<b>\$869,658</b>	<b>\$259,378</b>	<b>42.5%</b>
<b>% of Levy</b>	<b>1.7%</b>	<b>2.5%</b>		

Total tax cap credits in Jackson County were \$869,658, which was 2.5% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Jackson County's average tax rate was less than the median rate

statewide. Most of the tax cap credits in Jackson County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Jackson County increased \$259,378 between 2012 and 2013. Credits as a share of the total levy rose to 2.5% in 2013, from 1.7% in 2012.

### Jackson County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change			
						2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
<b>County Total</b>	<b>30,591,726</b>	<b>32,356,017</b>	<b>33,939,267</b>	<b>34,240,777</b>	<b>33,986,556</b>	<b>5.8%</b>	<b>4.9%</b>	<b>0.9%</b>	<b>-0.7%</b>
Jackson County	6,582,287	6,487,331	6,805,063	7,688,450	7,229,224	-1.4%	4.9%	13.0%	-6.0%
Brownstown Township	78,455	80,572	35,555	40,311	40,563	2.7%	-55.9%	13.4%	0.6%
Carr Township	60,909	66,459	66,265	70,608	74,180	9.1%	-0.3%	6.6%	5.1%
Driftwood Township	24,816	27,395	13,840	15,209	15,909	10.4%	-49.5%	9.9%	4.6%
Grassy Fork Township	24,954	25,846	13,300	14,435	14,497	3.6%	-48.5%	8.5%	0.4%
Hamilton Township	50,928	48,245	19,267	20,925	21,884	-5.3%	-60.1%	8.6%	4.6%
Jackson Township	115,297	119,497	123,098	127,676	128,655	3.6%	3.0%	3.7%	0.8%
Owen Township	31,598	26,931	17,552	18,945	18,992	-14.8%	-34.8%	7.9%	0.2%
Pershing Township	17,371	18,598	18,898	19,445	19,738	7.1%	1.6%	2.9%	1.5%
Redding Township	18,444	18,992	20,145	20,722	20,913	3.0%	6.1%	2.9%	0.9%
Salt Creek Township	10,748	10,740	7,458	4,622	4,612	-0.1%	-30.6%	-38.0%	-0.2%
Vernon Township	63,708	62,249	62,002	62,624	63,219	-2.3%	-0.4%	1.0%	1.0%
Washington Township	10,902	11,356	11,821	12,280	12,380	4.2%	4.1%	3.9%	0.8%
Seymour Civil City	7,499,642	7,886,894	8,401,470	8,605,662	9,022,859	5.2%	6.5%	2.4%	4.8%
Brownstown Civil Town	437,627	590,816	596,031	625,977	665,249	35.0%	0.9%	5.0%	6.3%
Crothersville Civil Town	202,204	219,796	225,294	233,160	233,749	8.7%	2.5%	3.5%	0.3%
Medora Civil Town	53,386	55,821	56,420	60,229	60,200	4.6%	1.1%	6.8%	0.0%
Medora Community School Corp	504,520	444,421	697,067	682,468	735,691	-11.9%	56.8%	-2.1%	7.8%
Seymour Community School Corp	8,661,758	9,197,266	9,151,465	9,055,947	8,522,792	6.2%	-0.5%	-1.0%	-5.9%
Brownstown Central Comm School Corp	3,140,671	3,739,019	3,481,815	3,377,115	3,488,604	19.1%	-6.9%	-3.0%	3.3%
Crothersville Community School Corp	1,266,672	1,454,603	1,656,862	1,258,189	1,470,237	14.8%	13.9%	-24.1%	16.9%
Brownstown Public Library	261,924	271,161	298,117	271,859	256,412	3.5%	9.9%	-8.8%	-5.7%
Jackson County Public Library	1,432,406	1,449,189	1,480,739	1,273,738	1,191,308	1.2%	2.2%	-14.0%	-6.5%
Seymour Airport Authority	0	0	0	0	0				
Jackson County Solid Waste Mgmt Dist	0	0	0	0	0				
Pershing Fire District	40,499	42,820	45,357	47,550	47,787	5.7%	5.9%	4.8%	0.5%
Driftwood Township Fire Protection Dist	0	0	36,534	54,172	49,580			48.3%	-8.5%
Brownstown Township Fire Protection Dist	0	0	176,793	165,593	165,069			-6.3%	-0.3%
Grassy Fork Twp Fire Protection Dist	0	0	35,947	33,667	34,303			-6.3%	1.9%
Redding Township Fire Protection Dist	0	0	85,497	79,084	81,574			-7.5%	3.1%
Owen Salt Creek Fire Protection District	0	0	68,041	83,285	78,930			22.4%	-5.2%
Hamilton Township Fire Protection Dist	0	0	87,896	83,373	84,342			-5.1%	1.2%
Jackson Washington Fire Protection Dist	0	0	143,658	133,457	133,104			-7.1%	-0.3%

### Jackson County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates						Net Tax Rate, Homesteads
			LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	
36001	Brownstown Township	1.5496	--	--	6.6783%	--	--	--	1.4461
36002	Brownstown Town	2.5151	--	--	10.3172%	--	--	--	2.2556
36003	Carr Township	2.6173	--	--	4.6713%	--	--	--	2.4950
36004	Medora Town	3.3561	--	--	7.1086%	--	--	--	3.1175
36005	Driftwood Township	1.6027	--	--	1.7821%	--	--	--	1.5741
36006	Grassy Fork Township	1.5458	--	--	7.0303%	--	--	--	1.4371
36007	Hamilton Township	1.2637	--	--	26.0278%	--	--	--	0.9348
36008	Jackson Township	1.2618	--	--	10.7719%	--	--	--	1.1259
36009	Seymour City-Jackson Township	2.3080	--	--	57.7096%	--	--	--	0.9761
36010	Owen Township	1.5824	--	--	1.9903%	--	--	--	1.5509
36011	Pershing Township	1.6406	--	--	0.8379%	--	--	--	1.6269
36012	Redding Township	1.2453	--	--	2.9396%	--	--	--	1.2087
36013	Seymour City-Redding Township	2.3036	--	--	20.6200%	--	--	--	1.8286
36014	Salt Creek Township	1.5792	--	--	4.2642%	--	--	--	1.5119
36015	Vernon Township	1.7462	--	--	2.3372%	--	--	--	1.7054
36016	Crothersville Town	2.1731	--	--	33.1846%	--	--	--	1.4520
36017	Washington Township	1.2650	--	--	4.0570%	--	--	--	1.2137

Notes: A *Taxing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.

The *Tax Rate* is the gross levy divided by net assessed value, in dollars per \$100 assessed value.

The *LOIT*, *COIT*, and *CEDIT* credits are funded by local income taxes.

The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

### Jackson County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Circuit Breaker as % of Levy	
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	
<i>Non-TIF Total</i>	7,581	745,804	17,556	96,218	867,159	33,986,556	2.6%
<i>TIF Total</i>	0	2,499	0	0	2,499	797,503	0.3%
<i>County Total</i>	7,581	748,303	17,556	96,218	869,658	34,784,059	2.5%
Jackson County	1,218	126,840	2,133	21,379	151,570	7,229,224	2.1%
Brownstown Township	53	846	0	143	1,042	40,563	2.6%
Carr Township	101	9,332	1,021	393	10,847	74,180	14.6%
Driftwood Township	0	0	0	109	109	15,909	0.7%
Grassy Fork Township	0	0	0	41	41	14,497	0.3%
Hamilton Township	0	0	0	51	51	21,884	0.2%
Jackson Township	0	2,923	0	254	3,178	128,655	2.5%
Owen Township	0	0	0	76	76	18,992	0.4%
Pershing Township	0	0	0	22	22	19,738	0.1%
Redding Township	0	226	0	81	307	20,913	1.5%
Salt Creek Township	0	0	0	94	94	4,612	2.0%
Vernon Township	1	406	0	270	678	63,219	1.1%
Washington Township	0	0	0	35	35	12,380	0.3%
Seymour Civil City	0	241,960	0	17,357	259,318	9,022,859	2.9%
Brownstown Civil Town	2,373	37,807	0	3,108	43,288	665,249	6.5%
Crothersville Civil Town	0	3,344	0	359	3,703	233,749	1.6%
Medora Civil Town	25	6,183	3,865	307	10,380	60,200	17.2%
Medora Community School Corp	1,002	92,553	10,121	3,896	107,572	735,691	14.6%
Seymour Community School Corp	0	148,450	0	20,099	168,549	8,522,792	2.0%
Brownstown Central Comm School Corp	2,307	36,762	0	14,954	54,023	3,488,604	1.5%
Crothersville Community School Corp	14	9,454	0	6,290	15,757	1,470,237	1.1%
Brownstown Public Library	230	3,661	0	997	4,888	256,412	1.9%
Jackson County Public Library	42	21,614	416	3,320	25,392	1,191,308	2.1%
Seymour Airport Authority	0	0	0	0	0	0	
Jackson County Solid Waste Mgmt Dist	0	0	0	0	0	0	
Pershing Fire District	0	0	0	53	53	47,787	0.1%
Driftwood Township Fire Protection Dist	0	0	0	339	339	49,580	0.7%
Brownstown Township Fire Protection Dist	216	3,442	0	581	4,239	165,069	2.6%
Grassy Fork Twp Fire Protection Dist	0	0	0	96	96	34,303	0.3%
Redding Township Fire Protection Dist	0	0	0	375	375	81,574	0.5%
Owen Salt Creek Fire Protection District	0	0	0	588	588	78,930	0.7%
Hamilton Township Fire Protection Dist	0	0	0	198	198	84,342	0.2%
Jackson Washington Fire Protection Dist	0	0	0	351	351	133,104	0.3%
TIF - Burkhardt-Jackson 009	0	2,499	0	0	2,499	554,794	0.5%
TIF - Burkhardt-Redding 013	0	0	0	0	0	242,709	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

#### Circuit Breaker Credit Types:

*Homesteads* are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.

*Other Residential/Farmland* includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.

*All Other Real/Personal* is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.

*Elderly* includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.

The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.